

May 14, 2007

TO: Loudoun County Planning Commission

FROM: Clarice Dieter, Advocacy Coordinator  
The Arc of Loudoun (Larc)

SUBJECT: CPAM 2007-0001, Housing Policies, Attachment 1  
Countywide Housing Policies

Thank you for this opportunity to comment on the proposed amendments to current Housing Policies. The Arc of Loudoun is the Loudoun County chapter of The Arc of the U.S. and a member of the Loudoun Human Services Network. We work with children, adults and families with disabilities. Most of our adults and single parents with disabilities are very low income, some trying to live on only Supplemental Security Income at \$7,476 a year. This works out to \$623/month and clearly not enough to rent an apartment in Loudoun County without a Section 8 Housing Choice Voucher or other type of rental subsidy.

As a result we are seeing an increase in homeless adults with disabilities and single parents with disabilities and their children. The cost of rental housing in Loudoun County is too high for them to afford. They need a stable a roof over their heads. Self-sufficiency is not obtainable without some housing rental assistance. The Self-Sufficiency Standard for Lynchburg, Virginia, for example, is an hourly wage of \$7.41 per hour, with a housing cost for one adult at \$464/month. By contrast, in Loudoun, The Self-Sufficiency Standard for Loudoun County for one adult is a wage of \$14.46/hour with a housing cost of \$1,247. (Source: Table 73 and Table 76, Self-Sufficiency Standard Tables and Information from 'Voices for Virginia's Children' Website).

Attachment A includes important numbers that impact so many vulnerable populations in our County. We hope the Loudoun, Virginia and national figures in the Attachment may help you in your planning and policy deliberations.



TO: Loudoun County Planning Commission  
FROM: The Arc of Loudoun  
SUBJECT: Countywide Housing Policy  
May 14, 2007  
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I'd like to share with you some of the situations these adults and parents with disabilities face. A single working Dad with a disability, with two teenage daughters became homeless when he lost his job. He is a very hard worker, and through the help of the Dept. of Rehabilitative Services, was able to find another job at \$14.00 an hour. He pays over \$900 in rent for a two bedroom apartment in an income limited complex. He makes less than 166% of poverty for a family of 3 which makes him medically needy. However, he is ineligible for Medicaid for himself because the income cutoff is 80% of poverty level in Virginia. He's barely making ends meet for himself and his children. According to the Self-Sufficiency index he would need an income of \$18.74/hour to be self-sufficient.

Other homeless adults with disabilities we've worked with continue to be homeless because they do not have a Section 8 Housing Choice Voucher and their monthly income with SSI is just too low. We expect the number of homeless individuals with disabilities to increase unless housing policies change to focus particularly on the 0% to 30% of median income residents here.

The working poor and the elderly are also vulnerable groups in this County. Twenty-five percent of our Loudoun elderly live at 30% of Median and below. Forty percent elderly (age 65 and over) in Virginia have disabilities.

We hope that in this opportunity to revise Housing Policies you will consider a **dedicated funding stream for the very low income residents that will include rental subsidies**. The Section 8 Waiting List will close July 1. There are hundreds of people on the list and most will have many years to wait.

Thank you for considering all these needs as you work on Housing Policy Amendments.

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**ATTACHMENT A (Page One)**

RE: Public Input to Loudoun County Planning Commission  
May 14, 2007

**IMPORTANT NUMBERS:**

**FEDERAL POVERTY THRESHOLDS:**

Family Size:	1	\$10,488	65+	\$9,669 (No related children under 18)
	2	\$13,500	65+	\$12,186 (No related children under 18)
	3	\$16,242		(Two related children under 18)
	4	\$20,444		(Three related children under 18)

(Source: Poverty Thresholds 2006 by Size of Family and Number of Related Children Under 18 years, U.S. Census Bureau, Housing and Household Economic Statistics Division)

**THE ELDERLY:**

**LOUDOUN CO. ELDERLY AT 30% OF MEDIAN (\$29,545) AND BELOW:**

**25% OF ELDERLY HOUSEHOLDS** – 3,477 for 2007 population

**LOUDOUN CO. ELDERLY AT POVERTY LEVEL:**

**2.3% OF ELDERLY HOUSEHOLDS** – ABOUT 320 HOUSEHOLDS (2007)

(Percentages are 2005 data from County demographer, Jill Allman, and U.S. Census Bureau, *2005 American Community Survey*. Numbers are extrapolated for 2007 County population. Median 2005 figure used is \$98,483)

**NATIONALLY, about 10.4% of elderly persons “were below the poverty level in 2002.”**

(Source: Administration on Aging website info. From U.S. Bureau of the Census)

**20% of the elderly are renters** (Source: Admin. On Aging website – “American Housing Survey for the United States in 2001, Current Housing Reports”H150/01)

**DISABILITY RATE: In VIRGINIA, 40% OF PEOPLE 65 YEARS AND OVER HAVE A DISABILITY** (Source: U.S. Census Bureau, American Factfinder. 2005 American Community Survey)

**ATTACHMENT A (Page Two)**

**PEOPLE WITH DISABILITIES (ALL AGES):**

**SUPPLEMENTAL SECURITY INCOME RECIPIENTS RECEIVE \$623/MONTH  
= \$7,476/YEAR OR 8% OF MEDIAN**

**VIRGINIA RESIDENTS WITH DISABILITIES LIVING IN THE COMMUNITY:**

**Ages 5 to 20 Years Old – 6.5% of Population**

**Ages 21 to 64 Years Old – 11.5% of Population**

**65 Years and Older – 40.0% of Population**

(Source U.S. Census Bureau, American FactFinder, 2005 American Community Survey)

**NATIONAL POVERTY STATUS AND FAMILY INCOME FOR PEOPLE WITH  
DISABILITIES:**

<b>POVERTY LEVEL</b>	<b>24.8% - 26%</b>
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<b>NEAR POVERTY (125% OF POVERTY)</b>	<b>17.5%</b>
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<b>FAMILY INCOME LESS THAN \$20,000</b>	<b>23.5%</b>
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(Source: "Summary of Health Statistics for the U.S. Population: National Health Interview Survey, 2005", U.S. Dept. of Health and Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics, Series 10, No. 233, January 2007, Also: CB06-10, May 24, 2006, Facts for Features, U.S. Census Bureau)

**WORKING POOR:**

**NATIONAL POVERTY RATE AMONG WORKING FAMILIES IN 2003: 6.6%**

(Source: U.S. Dept. of Labor, U.S. Bureau of Labor Statistics, March 2005)

The Arc of Loudoun

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LOUDOUN COUNTY  
CONTINUUM OF CARE

5/14/07  
PC Public Input

In Care of:  
Beth Rosenberg  
Loudoun County  
Department of Family Services  
102 Heritage Way, NE  
Suite 103  
Leesburg, Virginia 20176

May 9, 2007

Loudoun County Planning Commission  
c/o The Department of Planning  
1 Harrison Street, S.E.  
3<sup>rd</sup> Floor, MSC #62  
P.O. Box 7000  
Leesburg, Virginia 20177-7000

ATTN: Cynthia Keegan

Dear Loudoun County Planning Commission Members,

On behalf of the Loudoun County Continuum of Care (CoC), we want to express our appreciation for the work you are doing to broaden and update the Countywide Housing Policies. We recognize that it is critical to have a wide array of housing options available to meet the needs of persons at all income levels. The proposed policies, as developed by the Loudoun HAB, contain a number of positive recommendations.

The Loudoun CoC has a diverse membership from local non-profit, public, private, and faith-based organizations. Our work focuses on meeting the needs of those that are homeless, and also on the prevention of homelessness in Loudoun County. In our experience, persons who become homeless or who are at risk of homelessness, typically have incomes that fall within 0% to 30% of the Washington Area Median Income. These low-income households often include persons with disabilities, senior citizens, and households headed by a single working parent.

At the May 7, 2007 Planning Commission Meeting, it was reported that as of 2005 there is a deficit of 3,892 units of housing that would be affordable to households with incomes from 0% to 30% of the AMI. At the May 7 meeting a total of 4,788 Loudoun households were identified in the 0% to 30% income range. From these figures, it can be concluded that over 75% of households at this lower income level have no affordable housing options available to them in Loudoun County. Lack of affordable housing to meet the needs of low income households is a serious concern to the Loudoun CoC membership. Failure to address a need as basic as affordable housing impacts the well-being and security of vulnerable persons including the disabled, families and children, and senior citizens.

The Proposed Changes to Housing Policies focus primarily on the need for workforce housing. The needs of the low-income, senior citizens, disabled, and the working poor are

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briefly mentioned, but little attention is given to increasing housing opportunities for these vulnerable citizens. The ADU program created in 1993, and serving persons with incomes between 30% and 70% AMI, has been the only "new" County effort to create affordable housing in the past 14 years. The ADU program makes an important contribution to the provision of affordable housing for some households, but the needs of persons with incomes below 30% AMI are overlooked by the program.

The members of the Loudoun Continuum of Care would like to share with the Planning Commission some information about homelessness in the County, based on our annual count of homeless persons. This count is conducted annually on a particular day in the month of January.

- Homelessness in Loudoun County has increased 127% between 2005 to 2007
- The 2007 Homeless Count identified 211 homeless persons in Loudoun County. 81 of those counted were single individuals, while 130 were adults and children in families.
- 52 individuals were identified as being chronically homeless in the 2007 count.
- 39 of the homeless persons identified in 2007 have chronic health problems.
- 17 of the homeless persons identified in 2007 have physical disabilities.

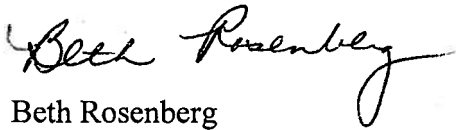
The proposed housing policy acknowledges that subsidies may be required to serve low-income persons, but no strategy is provided to ensure that this option is developed. The Federally funded Housing Choice Voucher Program in Loudoun currently serves 682 low income households. Approximately 900 low income households are on a waiting list for the program. The County decided to close the waiting list effective July 1, 2007 as it is inefficient to maintain a growing waiting list for a program that has a fixed funding level, and cannot serve more households. The fact that 900 households are on a wait list for a program that makes rental housing affordable, provides real evidence of the need for additional subsidized housing in Loudoun.

The Loudoun CoC recommends that, as the County updates the Countywide Housing Policies, adequate attention be directed toward the housing needs of persons with incomes from 0% to 30% AMI. The CoC offers the following suggestions for consideration:

- Create a locally funded rental subsidy program for households on fixed incomes.
- Make housing trust funds available to be used in conjunction with Federal, State, and private grant funds for the development of housing programs to serve low-income and disabled individuals.
- Fund additional research to collect better data on the housing needs of low-income Loudoun residents as well as to explore innovative options for accessible and inclusive housing communities.
- Dedicate an annual percentage of the Housing Trust Fund to be used specifically to address affordable housing needs for persons with incomes that fall at 0%-30% AMI.

In conclusion the Loudoun CoC supports the County's efforts to improve its policies related to the provision of housing options for all citizens. It is our hope that the Planning Commission and the Board of Supervisors will pay particular attention to the development of affordable housing options for our most vulnerable citizens, the elderly, the disabled and low income families and individuals. Failure to do so would be tragic in light of the increase in homelessness that has been observed in a community as affluent as is Loudoun County.

Sincerely,



Beth Rosenberg  
Public Sector Co-Chair



Clarice Dieter  
Non-Profit Sector Co-Chair

Attachment: Loudoun County Continuum of Care, List of Member Organizations

## Loudoun Continuum of Care Member Organizations

American Red Cross  
Bank of America  
Blue Ridge Area Food Bank Network, Lord Fairfax Branch  
Christ the Redeemer Catholic Church  
Church of Jesus Christ of Latter-day Saints, Ashburn Virginia Stake  
Commonwealth of Virginia, Adult Probation and Parole, District 25  
Dulles Commercial Real Estate  
Friends of Loudoun Mental Health  
Good Shepherd Alliance  
Home Aid of Northern Virginia  
Leesburg Community Church  
Loudoun Aftercare Program  
Loudoun Area Agency on Aging  
Loudoun Association of Retarded Citizens (LARC)  
Loudoun Cares  
Loudoun Citizens for Social Justice (LAWS)  
Loudoun County Community Corrections  
Loudoun County Health Department  
Loudoun County Mental Health  
Loudoun County Public Schools  
Loudoun County Sheriff's Office  
Loudoun Department of Family Services  
Loudoun Field Center at Glaydin  
Loudoun Habitat for Humanity  
Loudoun Interfaith Relief  
Miles LeHane Group  
Northern Virginia Family Service  
NOVACO  
Saint James Episcopal Church  
Salvation Army of Loudoun County  
Volunteers of America, Chesapeake